

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ANGELA MICHELE DAVIS

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:15-10005 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

March 23, 2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmevf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 01/02/2015 and confirmed on 5/13/15 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		92,192.61
Less Refunds to Debtor	1,304.31	
TOTAL AMOUNT OF PLAN FUND	90,888.30	
Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	6,065.00	
Trustee Fee	3,768.24	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES	9,833.24	

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1592	0.00	48,524.74	0.00	48,524.74
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1592	0.00	0.00	0.00	0.00
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1592	20,739.08	20,739.08	0.00	20,739.08
	ERIE WATER WORKS* Acct: 9770	1,484.93	1,484.93	0.00	1,484.93
	SPRINGLEAF FINANCIAL SVCS OF PA IN Acct: 3149	2,627.33	2,627.33	371.42	2,998.75
					73,747.50
Priority					
	DANIEL P FOSTER ESQ** Acct:	1,000.00	1,000.00	0.00	0.00
	ANGELA MICHELE DAVIS Acct:	0.00	0.00	0.00	0.00
	ANGELA MICHELE DAVIS Acct:	692.31	692.31	0.00	0.00
	ANGELA MICHELE DAVIS Acct:	612.00	612.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,815.00	3,815.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct: XXXXXXXXXXXXXXXXXXXX9-19	1,250.00	1,250.00	0.00	0.00
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1592	300.00	300.00	0.00	300.00
	BANK OF NEW YORK MELLON - TRUSTE Acct: 1592	0.00	0.00	0.00	0.00
	ERIEBANK Acct: 1601	0.00	7,007.56	0.00	7,007.56
					7,307.56

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	ALBANK	0.00	0.00	0.00	0.00
	Acct: 6931				
	CAPITAL ONE(*)	0.00	0.00	0.00	0.00
	Acct: 1629				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 1196				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 7842				
	CREDIT COLLECTION SERVICE	0.00	0.00	0.00	0.00
	Acct: 6933				
	NATIONAL FUEL GAS DISTRIB CORP	894.05	0.00	0.00	0.00
	Acct: 4287				
	GEMB/JCPENNEY++	0.00	0.00	0.00	0.00
	Acct: 0495				
	GEMB / OLD NAVY++	0.00	0.00	0.00	0.00
	Acct: 8712				
	KOHL'S	0.00	0.00	0.00	0.00
	Acct: 2157				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 9024				
	MIDLAND FUNDING	0.00	0.00	0.00	0.00
	Acct: 3268				
	ST VINCENT HEALTH CENTER	50.00	0.00	0.00	0.00
	Acct: 5348				
	PA STATE EMPLOYEES CU/PSECU	4,467.83	0.00	0.00	0.00
	Acct: 80L1				
	WORLDS FOREMOST BANK	0.00	0.00	0.00	0.00
	Acct: 4007				
	PA STATE EMPLOYEES CU/PSECU	27.64	0.00	0.00	0.00
	Acct: 80L9				
	JAMES C WARMBRODT ESQ	0.00	0.00	0.00	0.00
	Acct:				

NONE

TOTAL PAID TO CREDITORS 81,055.06

TOTAL	
CLAIMED	300.00
PRIORITY	24,851.34
SECURED	5,439.52

Date: 03/23/2020

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
 600 GRANT STREET
 SUITE 3250 US STEEL TWR
 PITTSBURGH, PA 15219
 (412) 471-5566
 cmecf@chapter13trusteevdpa.com

IN RE:

ANGELA MICHELE DAVIS

Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:15-10005 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECreed**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Angela Michele Davis
Debtor

Case No. 15-10005-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: jmar
Form ID: pdf900

Page 1 of 2
Total Noticed: 34

Date Rcvd: Mar 25, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2020.

db +Angela Michele Davis, 327 West 23rd Street, Erie, PA 16502-2621
 cr Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire,
 One Montgomery Plaza, Suite 706, 425 Swede Street, Norristown, PA 19401
 cr +The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation,
 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
 13976292 +Albank, Po Box 965005, Orlando, FL 32896-5005
 13976294 +Bank of America, Attn: Correspondence Unit, CA6-919-02-41, PO Box 5170,
 Simi Valley, CA 93062-5170
 13976295 +Barclays Bank Delaware, 125 South West Street, Wilmington, DE 19801-5014
 13976296 Capital One / Boscov, PO Box 5238, Carolstraine, IL 61907
 13976300 +Diversified Adjustments, 600 Coon Rapids Boulevard, Coon Rapids, MN 55433-5549
 13986221 +Erie Water Works, Collection Department, 340 West Bayfront Parkway, Erie PA 16507-2004
 13976305 +KML Law Group, PC, BNY Independence Center, 701 Market Street, Suite 5000,
 Philadelphia, PA 19106-1541
 13976309 ++NATIONWIDE INSURANCE, SERVICE OF PROCESS TEAM, THREE NATIONWIDE PLAZA, MAIL CODE 3-11-310,
 COLUMBUS OH 43215-2410
 (address filed with court: Nationwide Insurance, 1 West Nationwide Boulevard,
 Columbus, OH 43215)
 13976310 +OSI Collection, P.O. Box 983, Brookfield, WI 53008-0983
 13976312 +Pnc Bank, Attn: Bankruptcy, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 13976313 +Progressive Insurance Company, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
 14007601 +Springleaf Financial Services of Pennsylvania, Inc, c/o Craig H. Fox, Esquire,
 Fox and Fox Attorneys at Law, P.C., 425 Swede Street, One Montgomery Plaza, Suite 706,
 Norristown, PA 19401-4852
 13976314 +St Vincent Hospital, 232 West 25th Street, Erie, PA 16544-0001
 14754488 +The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road,
 Anaheim, CA 92806-5948

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bankruptcy.bnc@ditech.com Mar 26 2020 04:52:12 Ditech Financial LLC,
 PO BOX 0049, Palatine, IL 60055-0001
 13976298 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 26 2020 04:52:29 Comenity Bank / Bon Ton,
 3100 Easton Square Plaza, Columbus, OH 43219-6232
 13976299 +E-mail/Text: bankruptcy_notifications@ccsusa.com Mar 26 2020 04:55:58
 Credit Collections Service, Po Box 773, Needham, MA 02494-0918
 13976301 +E-mail/PDF: gecscedi@recoverycorp.com Mar 26 2020 04:45:13 GE Capital Retail Bank,
 Attention: Bankruptcy, PO Box 103106, Roswell, GA 30076-9106
 13976302 +E-mail/PDF: gecscedi@recoverycorp.com Mar 26 2020 04:47:13 GE Capital Retail Bank / JCPenney,
 Attn: Bankruptcy Dept, Po Box 103104, Roswell, GA 30076-9104
 13976303 +E-mail/PDF: gecscedi@recoverycorp.com Mar 26 2020 04:49:48 GE Capital Retail Bank / Old Navy,
 Attention: GEMB, Po Box 103104, Roswell, GA 30076-9104
 14003403 E-mail/Text: bankruptcy.bnc@ditech.com Mar 26 2020 04:52:12 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 13976304 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 26 2020 04:52:12 Green Tree Servicing LLC,
 Po Box 6172, Rapid City, SD 57709-6172
 13976297 E-mail/PDF: ais.chase.ebn@americaninfosource.com Mar 26 2020 04:45:20 Chase, Po Box 15298,
 Wilmington, DE 19850
 13976306 E-mail/Text: bncnotices@becket-lee.com Mar 26 2020 04:51:50 Kohls / Capone,
 N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
 13976307 +E-mail/Text: bankruptcydpt@mcmcg.com Mar 26 2020 04:54:03 Midland Funding LLC,
 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
 13976308 +E-mail/Text: Bankruptcy@natfuel.com Mar 26 2020 04:54:06 National Fuel, 1100 State Street,
 Erie, PA 16501-1912
 13976311 +E-mail/Text: bankruptcynotices@psecu.com Mar 26 2020 04:55:20 P S E C U,
 Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
 13976293 E-mail/PDF: cbp@onemainfinancial.com Mar 26 2020 04:46:53 American General Financial,
 Attention: Bankruptcy, Po Box 3251, Evansville, IN 47731
 13980216 E-mail/PDF: cbp@onemainfinancial.com Mar 26 2020 04:49:12 Springleaf Financial Services,
 PO Box 3251, Evansville, IN 47731
 13976315 +E-mail/PDF: gecscedi@recoverycorp.com Mar 26 2020 04:47:33 Syncb / Qvc, Po Box 965018,
 Orlando, FL 32896-5018
 13976316 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Mar 26 2020 04:45:28
 Worlds Foremost Bank NA, 4800 Nw 1st Street, Suite 300, Lincoln, NE 68521-4463
 TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Ditech Financial LLC fka Green Tree Servicing LLC
 cr THE BANK OF NEW YORK MELLON, F/K/A The Bank of New
 cr The Bank of New York Mellon , f/k/a The Bank of Ne

District/off: 0315-1 User: jmar Page 2 of 2 Date Rcvd: Mar 25, 2020
Form ID: pdf900 Total Noticed: 34

cr* ++GREENTREE SERVICING LLC, BANKRUPTCY DEPARTMENT, P O BOX 6154, RAPID CITY SD 57709-6154
(address filed with court: GREEN TREE SERVICING LLC, PO BOX 6154,
RAPID CITY, SD 57709-6154)
cr* +The Bank of New York Mellon, et al, c/o Prober & Raphael, ALC, 1600 South Douglass Road,
Anaheim, CA 92806-5948
TOTALS: 3, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 23, 2020 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor The Bank of New York Mellon , f/k/a The Bank of New York, et al andygornall@latouflawfirm.com
Craig H. Fox on behalf of Creditor Springleaf Financial Services of Pennsylvania, Inc. cfox@foxandfoxlaw.com, bankruptcy@foxandfoxlaw.com;foxandfoxattorneysatlaw@gmail.com
Daniel P. Foster on behalf of Debtor Angela Michele Davis dan@mrddebtbuster.com, clarissa@mrddebtbuster.com;fosterlaw@ecf.inforuptcy.com;anne@ecf.inforuptcy.com
James Warmbrodt on behalf of Creditor The Bank of New York Mellon , f/k/a The Bank of New York, et al bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor THE BANK OF NEW YORK MELLON, F/K/A The Bank of New York as trustee for registered Holders of CWABS, Inc., Asset-Backed Certificates, Series 2006-2 bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmevf@chapter13trusteeewdpa.com

TOTAL: 7